

**Congressman Joseph Crowley**  
**Opening Statement**  
**Introduction of “Healthcare Enhancement for Local Public Servants Act of 2009”**  
**March 10, 2009**

Madame Speaker, along with my New York colleague, John McHugh, I am pleased to introduce the “Healthcare Enhancement for Local Public Servants Act of 2009” or HELPS II legislation to provide a pre-tax deduction of up to \$3,000 to retired public servants for health or Long Term Care (LTC) insurance premiums.

This legislation builds off the successful language added to the Pension Protection Act (PL 109-280), which included a provision permitting retired public safety officers to take up to \$3,000 in pre-tax income and use it for health care costs or long term care expenses.

Today, we expand this successful measure to all retired public employee.

This concept was born several years ago during the 108th Congress in the Portman-Cardin pension bill (HR 1776) which included language to provide the ability of all retirees to use pre-tax dollars to pay for health plan premiums. Unfortunately, this provision and H.R. 1776 did not become law, and so today we introduce this as a free standing bill.

This language will benefit our nation’s hard working public sector retirees.

The average monthly pension benefit of a retired public servant is \$1,725 and many do not have Social Security benefits. A significant portion of a retired public servants’ monthly pension check is going towards health or Long Term Care insurance premiums. In many cases, the retired public servant is using the entire pension benefit to pay for health insurance premiums.

Additionally, HELPS II would streamline the administrative requirements of the program so that it will run more smoothly for those who already enjoy this tax benefit – our nation’s retired public safety officers.

Therefore, we are pleased to introduce this legislation and will work for its enactment to ensure that all of our nation’s retired public safety officers and all of our nation’s retired public servants have a streamlined ability to pay for health and long term care costs in their golden years.